

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Perry L Whare
America J Whare
Debtors

Case No. 20-03578-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 26, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Perry L Whare, America J Whare, 6 High Street, Manchester, PA 17345-1424
5380746	+ Awesome Auto & Trucks, 4330 West Market Street, York, PA 17408-5938
5380753	+ Commonwealth of Pennsylvania, Bureau of Collection, 40 East King Street, 1st Floor, Lancaster, PA 17602-5313
5380762	+ Mariner Finance, 2528 Eastern Boulevard, York, PA 17402-2902
5380763	+ Mariner Financial, 5802 E. Virginia Beach Boulevard, Suite 121, Norfolk, VA 23502-2483
5380764	+ Meadow Run Mobile Home Park, 5145 Susquehanna Trail, York, PA 17406-8475
5380765	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
5380772	TD Bank USA / Target Credit, 7000 Target Parkway North, Mail Stop NCD 0450, Breoklyn Park, MN 55445-4301
5380773	+ THD/CBNA, One Court Square, Long Island City, NY 11120-0001
5380776	+ York County Tax Claim Bureau, 28 E Market St, Suite 105, York, PA 17401-1587

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 26 2021 23:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5380747	+ EDI: CITICORP.COM	Mar 26 2021 23:08:00	Best Buy / CBNA, 5800 S Corporate Place, Sioux Falls, SD 57108-5027
5380748	+ EDI: CITICORP.COM	Mar 26 2021 23:08:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
5380751	EDI: CAPITALONE.COM	Mar 26 2021 23:08:00	Capital One Bank USA, PO Box 85015, Richmond, VA 23285-5075
5380750	EDI: CAPITALONE.COM	Mar 26 2021 23:08:00	Capital One, 1500 Capital One Dr., Richmond, VA 23238
5380749	+ EDI: CAPITALONE.COM	Mar 26 2021 23:08:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5380754	+ EDI: RMSC.COM	Mar 26 2021 23:08:00	Ebay Mastercard, PO Box 960080, Orlando, FL 32896-0080
5380758	Email/Text: bk@freedomfinancialnetwork.com	Mar 26 2021 19:42:00	Freedom Plus, 1875 S. Grant Street, Suite 400, San Mateo, CA 94402
5380757	Email/Text: bk@freedomfinancialnetwork.com	Mar 26 2021 19:42:00	Freedom Plus, 2114 E. Rio Salado Boulevard, Tempe, AZ 85281
5380756	+ EDI: FORD.COM	Mar 26 2021 23:08:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
5380759	+ Email/Text: bankruptcy@fult.com	Mar 26 2021 19:46:00	Fulton Bank, N.A., 1695 State Street, East Petersburg, PA 17520-1328
5380760	EDI: CITICORP.COM	Mar 26 2021 23:08:00	Home Depot Credit Card Services, PO Box 9001010, Louisville, KY 40290-1010

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5380752	EDI: JPMORGANCHASE	Mar 26 2021 23:08:00	Chase, PO Box 15123, Wilmington, DE 19850-5123
5380761	EDI: JPMORGANCHASE	Mar 26 2021 23:08:00	JPMCB Card Services, 301 North Walnut Street, Floor 09, Wilmington, DE 19801-3935
5380766	+ EDI: RMSC.COM	Mar 26 2021 23:08:00	SYNCB/PAYPAL, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5381097	+ EDI: RMSC.COM	Mar 26 2021 23:08:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5380767	+ EDI: RMSC.COM	Mar 26 2021 23:08:00	Synchrony Bank Home, PO Box 960061, Orlando, FL 32896-0061
5380768	+ EDI: RMSC.COM	Mar 26 2021 23:08:00	Synchrony Networks, PO Box 965036, Orlando, FL 32896-5036
5380770	Email/Text: bankruptcy@tammaccorp.com	Mar 26 2021 19:42:00	Tammac Holdings Corp, 100 Commerce Boulevard, Suite 200, Wilkes Barre, PA 18702
5380769	Email/Text: bankruptcy@tammaccorp.com	Mar 26 2021 19:42:00	Tammac Holdings Corp, 275 Mandy Street, Wilkes Barre, PA 18702
5380771	+ EDI: WTRRN BANK.COM	Mar 26 2021 23:08:00	Target, Bankruptcy Department, PO Box 1327, Minneapolis, MN 55440-1327
5380755	EDI: USBANKARS.COM	Mar 26 2021 23:08:00	Elan Financial Services, PO Box 108, Saint Louis, MO 63166
5380774	EDI: RMSC.COM	Mar 26 2021 23:08:00	Wal-Mart / Synchrony Bank, Attention: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5380775	+ EDI: CAPITALONE.COM	Mar 26 2021 23:08:00	Walmart Capital One, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name	Email Address
Howard Gershman	

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on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net

Matthew S Bleacher

on behalf of Debtor 2 America J Whare mbleacher@n-hlaw.com jsimmerok@n-hlaw.com;l Mitchell@n-hlaw.com

Matthew S Bleacher

on behalf of Debtor 1 Perry L Whare mbleacher@n-hlaw.com jsimmerok@n-hlaw.com;l Mitchell@n-hlaw.com

Rebecca Ann Solarz

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

Steven M. Carr (Trustee)

stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Perry L Whare
First Name Middle Name Last Name

Debtor 2 America J Whare
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:20-bk-03578-HWV**

Social Security number or ITIN xxx-xx-6210
EIN --_-----

Social Security number or ITIN xxx-xx-8587
EIN --_-----

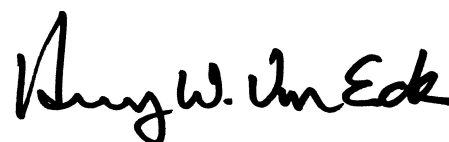
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Perry L Whare

America J Whare

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

3/26/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.